

Exploring Community Perspectives on National Health Insurance Policy in Ghana

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Abstract

Even though a number of studies have examined the implementation of National Health Insurance Scheme (NHIS) in Ghana, its equity and access significance in relation to community perspective has not been assessed nationally. We looked at the NHIS from the perspective of local communities in focus groups discussions (FGDs) and key informant interviews. Qualitative data from nine key informant interviews and seventy-two community respondents in nine focus group discussions were collected. The focus groups took place in seven different communities purposely selected. The data were analysed using thematic network approach. The key informants and focus groups were analysed together. The findings noted a disconnection between NHIS policy and community life. More so, the findings showed an explicit link between equity and access with its impacts on health outcomes. The qualitative results noted lack of voice and understanding as features limiting people from accessing the NHIS facilities. Understanding of equity as a key theme revealed: first, lack of stakeholder engagement and consultation or participation in the NHIS decision making process. Second, the NHIS displayed an overreliance on healthcare and an emphasis on a biomedical approach. Finally, despite being a pro- poor intervention by name, practical management of the NHIS is transmitted down vertical silos from the national level, with the lack of joined-up government at the centre undermining local partnerships. Thus, not only are national expectations being dashed locally, local expectations are dashed nationally.

We proposed that community viewpoints should be given higher priority given that NHIS has since its inception been associated with medical treatments and biomedical paradigm. Promoting community participation, understanding and voices should be recognised to shape the future NHIS policy and practice.